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3 IN THE UNITED STATES BANKRUPTCY COURT  
4 FOR THE DISTRICT OF ARIZONA  
5

6 In Re

7 JON TROY ALTER,

8 Debtor.

Chapter 7

Case No. 05-06547-PHX-SSC

Adversary No. 05-579

9  
10 JERRY & BETTY MAE KELLY,

11 Plaintiff,

12 v.

13 JON TROY ALTER,

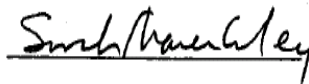
14 Defendant.  
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ORDER INCORPORATING  
MEMORANDUM DECISION  
DATED SEPTEMBER 18, 2006

16  
17 Based upon this Court's Memorandum Decision dated September 18, 2006,  
18 which is incorporated herein by reference:

19 The Court finds that the Plaintiffs have established all the elements of 11  
20 U.S.C. § 523 (a)(2)(A). Therefore, the entire debt owed to the Plaintiffs is nondischargeable.  
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22  
23 DATED this 18th day of September, 2006.

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25  
26 Honorable Sarah Sharer Curley  
United States Bankruptcy Judge  
27  
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